

Information to identify the case:			
Debtor 1:	Richard Rodriguez Jr.		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23-17167-SLM		
	Social Security number or ITIN: xxx-xx-1177		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 8/18/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Rodriguez Jr.	
2. All other names used in the last 8 years	aka Richard Rodriguez Junior	
3. Address	54 Mehrhof Road Little Ferry, NJ 07643	
4. Debtor's attorney Name and address	David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Contact phone 973-677-9000 Email: yrodriguez@goldmanlaw.org
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 8/20/23

For more information, see page 2

Debtor **Richard Rodriguez Jr.**

Case number **23-17167-SLM**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>October 3, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.magtrustee.com</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 12/4/23</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 10/27/23 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Richard Rodriguez, Jr.
Debtor

Case No. 23-17167-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 21, 2023

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2023:

Recip ID	Recipient Name and Address
db	+ Richard Rodriguez, Jr., 54 Mehrhof Road, Little Ferry, NJ 07643-2023
520001684	+ Arrow Financial Services, 5996 West Touhy Avenue, Niles, IL 60714-4610
520001691	+ Capital One Bank USA, NA c/o, Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
520001692	+ Capital One Bank USA, NA c/o, Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
520001699	Hackensack Anesthesiology Associates, 209 Atlantic Street, Hackensack, NJ 07601
520001702	Hackensack University Medical Center, Att: Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
520001701	+ Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520001710	+ Portfolio Recovery Associates LLC, c/o Craner Satkin Scheer et Al, 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367
520001709	+ Portfolio Recovery Associates LLC, 320 Park Avenue, Scotch Plains, NJ 07076-1100
520001712	+ Resurgent Capital Services, 355 S Main Street, Greenville, SC 29601-2923
520001717	+ Tha Bank of New York Mellon c/o, Specialized Loan Servicing, 6200 South Quebec Street, Suite 300, Greenwood Village, CO 80111-4720
520001718	+ The Bank of New York Mellon, c/o McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 South, Building F, Suite 300, Iselin, NJ 08830-3072
520001720	+ The Bank of New York Mellon, 333 South Hope Street, Los Angeles, CA 90071-3034

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: yrodriguez@goldmanlaw.org	Aug 21 2023 20:34:00	David G. Beslow, Goldman & Beslow, LLC, 7 Glenwood Avenue, Suite 311B, East Orange, NJ 07017
tr	Email/Text: BNC@magtrustee.com	Aug 21 2023 20:36:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 21 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 21 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520001685	+ Email/Text: kmorgan@morganlaw.com	Aug 21 2023 20:36:00	Arrow Financial Services, c/o Morgan Bornstein Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
520001687	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 21 2023 20:34:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
520001686	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 21 2023 20:34:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
520001690	EDI: CAPITALONE.COM	Aug 22 2023 00:24:00	Capital One Bank USA, NA, PO Box 85015, Richmond, VA 23285
520001688	+ EDI: CAPITALONE.COM	Aug 22 2023 00:24:00	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0312-2

User: admin

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			Salt Lake City, UT 84130-0285
520001689	+ EDI: CAPITALONE.COM	Aug 22 2023 00:24:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520001693	+ EDI: CCS.COM	Aug 22 2023 00:24:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520001694	+ EDI: CCS.COM	Aug 22 2023 00:24:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
520001695	Email/Text: bankruptcycourts@equifax.com	Aug 21 2023 20:35:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
520001696	Email/Text: bankruptcycourts@equifax.com	Aug 21 2023 20:35:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
520001697	^ MEBN	Aug 21 2023 20:31:38	Experian, P.O. Box 2002, Allen, TX 75013-2002
520001698	^ MEBN	Aug 21 2023 20:31:36	Experian, P.O. Box 4500, Allen, TX 75013-1311
520001700	+ Email/Text: signed.order@pfwattorneys.com	Aug 21 2023 20:34:00	Hackensack Anesthesiology Associates, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
520001703	EDI: IRS.COM	Aug 22 2023 00:24:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520001704	Email/PDF: resurgentbknotifications@resurgent.com	Aug 21 2023 20:43:55	LVNV Funding c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520001705	+ Email/PDF: bankruptcy@ncfsi.com	Aug 21 2023 21:07:55	New Century Financial Services, 110 South Jefferson Road, Whippany, NJ 07981-1038
520001706	Email/Text: signed.order@pfwattorneys.com	Aug 21 2023 20:34:00	New Century Financial Services c/o, Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
520001707	Email/Text: signed.order@pfwattorneys.com	Aug 21 2023 20:34:00	Palisades Collection, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
520001708	+ Email/Text: ebn@vativrecovery.com	Aug 21 2023 20:35:00	Palisades Collection LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
520001711	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 21 2023 20:55:48	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520001716	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 21 2023 20:34:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520001713	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 21 2023 20:36:00	Select Portfolio Servicing, 3815 South West Temple Street, Salt Lake City, UT 84115
520001714	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 20:35:00	Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
520001715	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 20:35:00	Specialized Loan Serving, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
520001719	+ Email/Text: anthony.mancuso@bnymellon.com	Aug 21 2023 20:35:00	The Bank of New York Mellon, 240 Greenwich Street, New York, NY 10286-0001
520001721	^ MEBN	Aug 21 2023 20:31:37	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
520001722	^ MEBN	Aug 21 2023 20:31:37	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
520001723	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 21 2023 20:36:00	US Bank, National Association c/o, Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 32

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2023

Signature: /s/Gustava Winters